

Fig. 1

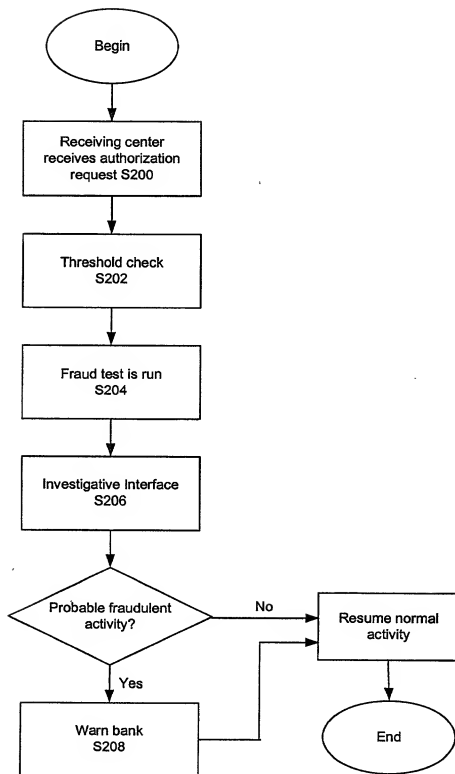
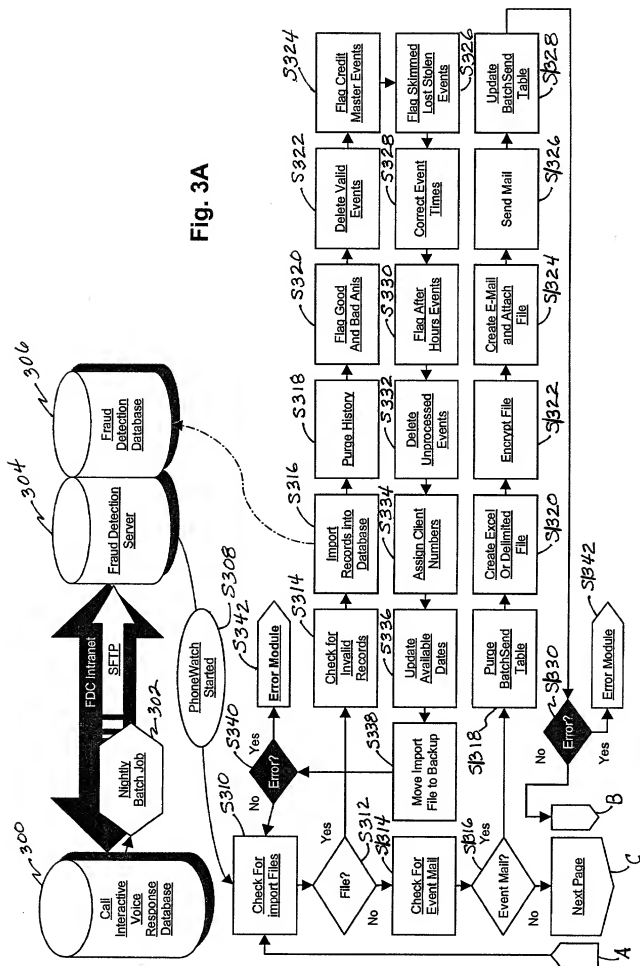


Fig. 2



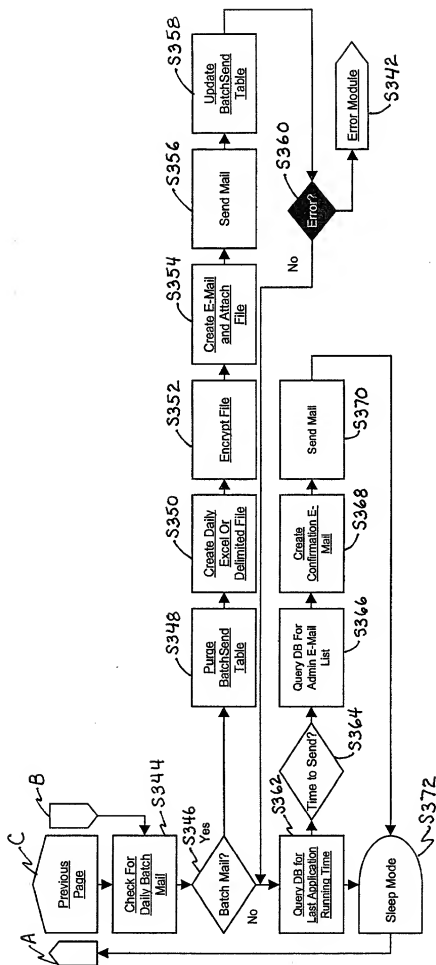


Fig. 3B

Field Number	Field Name	Maximum Length	Format	Comments
1	Anl_Phone	9	Numeric	CallerId --10 Digits Required
2	Card_Number	16	Numeric	Must Be 16 digits and not blank
3	ARU_Date	8	YYMMDD	Authorization Request Date
4	ARU_Time	6	HHMMSS	Military Time.
5	Amount		Currency	Amount Requested; No Zero Amounts
6	DNIS	4	Numeric	
7	Merchant_Number	20	Numeric	Merchant associated with the ANI
8	Approved	8	Numeric	A Number If Approved Empty If Rejected

Fig. 4

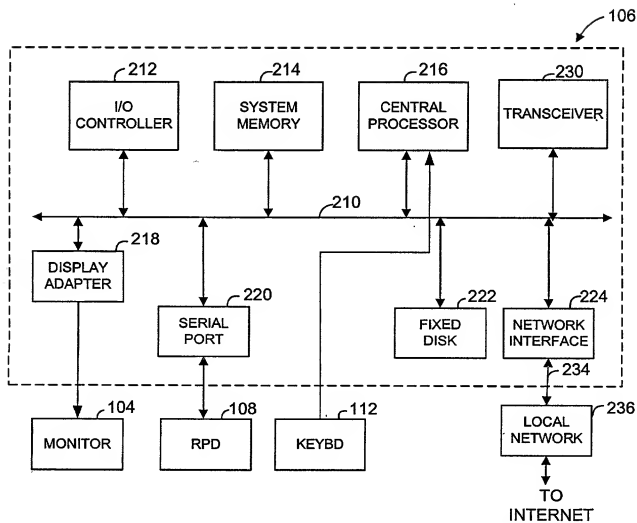


Fig. 5

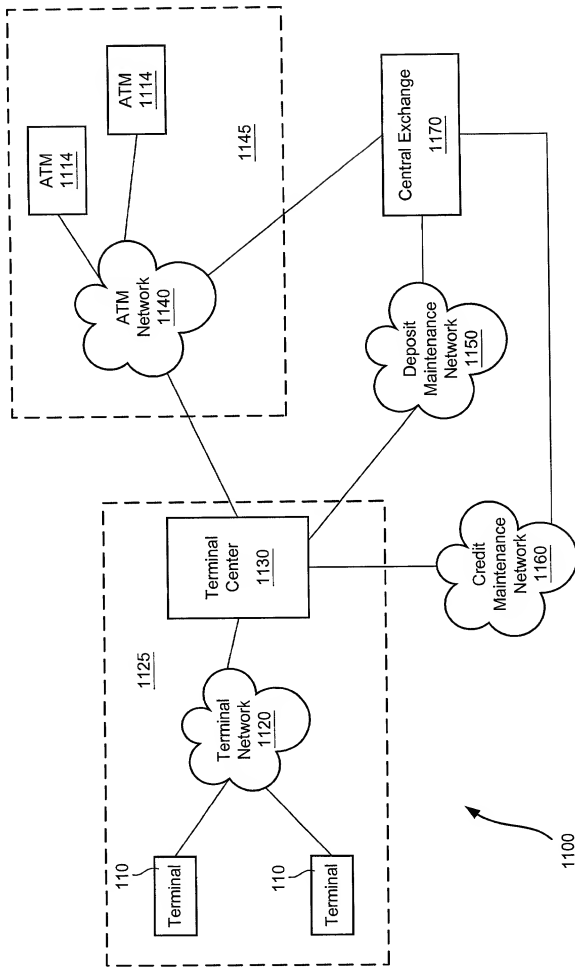
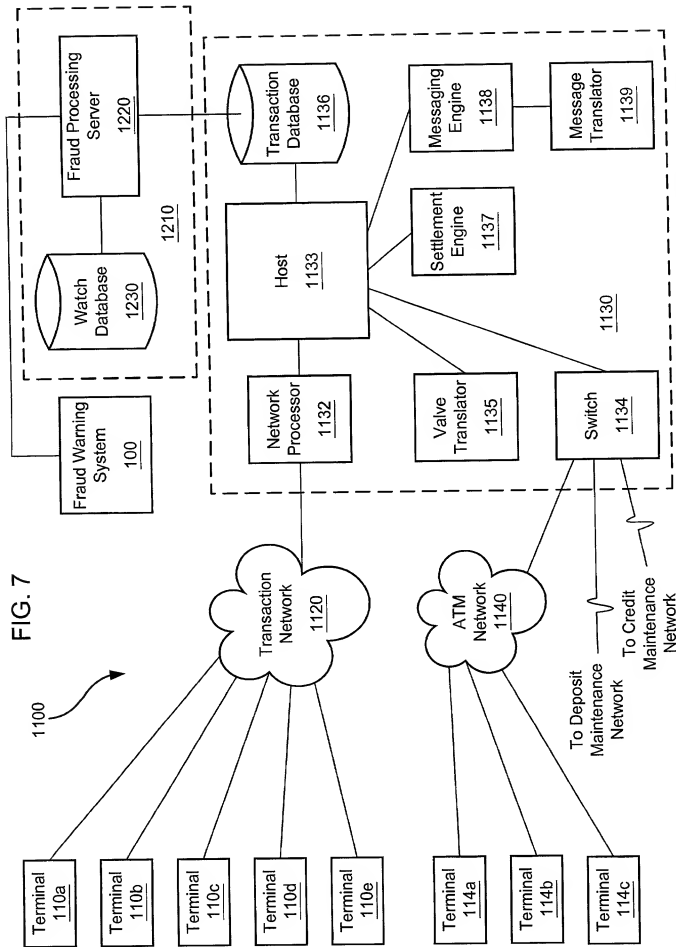


FIG. 6

FIG. 7



1300

	1305	1310	1315	1320	1325	1330	1335
	RECORD 1	RECORD 2	RECORD 3	RECORD 4	RECORD 5	RECORD 6	
301	sNameLast	Nelson	Johnson	Nelson	Smart	Nelson	Nelson
303	sNameMiddle	M.	Sam	Bertha	Mark	Mark	
307	sNameFirst	Jack	Bob	Sally	Edna	Jack	Jack
309	sPhone	1111111111	1111111111	2222222222	3333333333	1111199999	1111188888
311	sAddress	1411 XYZ Lane	911 PDQ Lane	345 GQ Lane	234 Washington St.	348 Cherry St.	987 Villa Row
313	sAgentType	CS	CS	CS	CS	PC	PC
317	sAgentNumber	234567	234569	876512	987651	123456	654321
319	sDate	01/18/2002	01/18/2002	01/18/2002	01/19/2002	01/18/2002	01/18/2002
321	sAmountIn	4999	4999	765	3999	1000	100
323	sValueTypeIn	Dollars	Dollars	Dollars	Dollars	Dollars	Dollars
327	TransactionCost	20	20	20	20	20	20
329	rNameLast	Smart	Smart	Character	Smith	Fix	Rose
331	rNameMiddle	P.		B.			
333	rNameFirst	Edna	Edna	Bert	John	Needy	Kevin
337	rPhone	3333333333	3333333333	7865786578	1414141414	6543897000	546784444
339	rAddress	1567 Jackson St.	1567 Jackson St.	1 Sesame St.	1212 Middle East	34 Badpart St.	56 Greenwich
341	rAgentType	CS	CS	ATM	BANK	CS	CS
343	rAgentNumber	987651	987652	900000	765410	154300	432890
347	rDate	1/19/2002	1/19/2002	1/19/2002	1/21/2002	1/19/2002	1/19/2002
349	rAmountOut	4999	4999	765	14986	1000	100
351	rValueTypeOut	Dollars	Dollars	Dollars	SA Rivals	Dollars	Dollars

FIG. 8a

[illegible]

1300	1340	1345	1350	1355
	RECORD 7	RECORD 8	RECORD 9	RECORD 10
	Smart	Jones	Jones	Nielson
		Larry	Larry	Karrie
	Betty	Ed	Edward	Jackson
	333333333333	555555555554	666666666666	1111188888
	5251 Estes	124 Illinois	3641	867 Indiana
	WV.	Ave.	Frederick St.	Ave.
	Kiosk	CS	ATM	Kiosk
	908756	765432	876543	645867
	01/19/2002	01/18/2002	01/21/2002	01/19/2002
	4999	456	2500	500
	Dollars	Dollars	Dollars	Dollars
	20	20	20	20
	Smith	Corporation	Corporation	Smith
	B.			B.
	John	Sales	Sales	John
	56565656566	76543210	76543210	5678123465
	1212 Middle	50 NY St.	50 NY St.	1212 Middle
	East			East
	BANK	MT	MT	BANK
	765410	765432	876543	765410
	1/21/2002	1/18/2002	1/21/2002	1/21/2002
	18746	456	2500	1775
	SA Riyals	Dollars	Dollars	SA Riyals

500p

Reference Designator Number	NameLast	NameFirst	Phone	MasterLocationIn	MasterLocationOut	TimeStamp
000000001	Alexander (R0)	John (R0)	7680000000 (R0)	84604 (R0,R8)	14850 (R0,R8,R9)	01/19/2002
	Corporation (R8)	Sales (R8)	5555555555 (R0)	34576 (R9)		
	Jones (R0,R8,R9)	Edward (R0,R9)	5555555554 (R8)			
		Ed (R8)	76543210 (R8,R9)			
000000002	Nelson (R1,R6)	Jack (R1,R5,R6)	1111111111 (R1,R2)	76543 (R1, R2)	89004 (R1, R2)	01/19/2002
	Nelson (R5)		3333333333 (R1,R4,R7)	89004 (R4)	SA (R4, R7, R10)	
	Smart (R1)	Edna (R1)	1414141414 (R4)	87600 (R5)	76500 (R5)	
		Betty (R7)	1111999999 (R5)	78950 (R6,R10)	09876 (R6)	
	Johnson (R2)	Bob (R2)	6543857000 (R5)			
	Smith (R4)	John (R4)	1111188888 (R6,R10)			
	Fix (R5)	Needmy (R5)	5467844444 (R6)			
	Rose (R8)	Kevin (R6)	5656565656 (R7)			
000000003	Nielson (R10)	Jackson (R10)	5678123465 (R10)			01/18/2002
	Nelson (R3)	Sally (R3)	2222222222 (R3)	865434 (R3)	000102 (R3)	
	Character (R3)	Bert (R3)	7865786578 (R3)			

FIG. 9